

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Moshe Rothenberg, Esq.  
Attorney at Law  
880 E. Elmer Road  
Vineland, NJ 08360  
Phone: (856) 236-4374  
Fax: (856) 405-6769  
Attorney for Debtor(s)

In Re:

Dorothy Broughton

Case No.: 19-17151

Judge: ABA

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Nationstar Mortgage LLC, creditor,

A hearing has been scheduled for 12/1/2020 at 10:00 AM.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

☐ Certification of Default filed by \_\_\_\_\_.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**): I broke my foot and was house-bound and was not able to take care of things. I can pay the taxes in full if the mortgage company would permit me to do that. It is not a lot of money, I am on a fixed income, and I just need that time to get the money together.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4. I certify under penalty of perjury that the above is true.

Date: November 24, 2020

/s/ Dorothy Broughton  
Debtor's Signature

Date: \_\_\_\_\_

/s/  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

